



HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



April 30 Balance	\$1,137,536		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$702,125		Jan - May Revenues	\$3,916,815
Employer Premiums	594,316		Jan - May Expenses	\$3,899,117
Employee Premiums	96,356		May 31, 2009 Balance	\$1,078,552
Other Revenues	11,453			
Total Expenses	\$761,109		YTD Gain/(Loss)	\$17,698
Week 1 Claims	133,497			
Week 2 Claims	146,705			
Week 3 Claims	119,762			
Week 4 Claims	169,057			
Rx Claims	101,511			
Other Expenses	90,577			
Monthly Gain/(Loss)	(\$58,984)			
May 31 Balance	\$1,078,552			

What a Difference a Year Makes

In the June 2008 newsletter we were discussing why our plan was doing so well. This year is a different story.

Last year our January to May revenues totaled \$3,533,934. This year they are \$3,916,815, an increase of nearly 11%. Most of the difference is due to a 7% rate increase, the remainder to a higher number of participants.

Last year our January to May expenses totaled \$2,719,724. This year they are \$3,899,117, an increase of more than 43%.

The disproportionate increase in expenses (primarily claims) explains why we have a year-to-date gain of only \$17,698 compared to \$814,210 at this time last year.

We're holding our own, but barely. Please do your part to keep costs down by making wise lifestyle decisions, practicing preventive health care and being a careful consumer of medical services.

Wellness 2009

The City's wellness program is being totally revamped for 2009. Mandatory meetings are out, replaced by voluntary participation and greater incentives for you to take charge of improving and/or maintaining your own health. We think you'll be pleased. More information will be forthcoming later this summer.

Managing the Heat

The risk of heat exhaustion and heat stroke rises along with the temperature and humidity. Heat illnesses occur when the body's cooling mechanism becomes overloaded. When the heat starts to rise, you should slow down. Regardless of your activity level, drink more fluids—your body needs water to prevent dehydration during warm summer days. Stay away from liquids that contain caffeine, alcohol or large amounts of sugar. Stay indoors or in shaded locations; wear lightweight, light-colored, loose-fitting clothing; and limit your outdoor activity to morning or evening hours when it is cooler outside.

Signals of Heat Emergencies

Heat stroke is a life-threatening situation. It occurs when the body is unable to regulate its temperature. Heat stroke can occur within 10-15 minutes of the first symptoms. Signs of heat stroke include: very high body temperature (above 103 degrees); hot, dry, red skin; no sweating; nausea; dizziness; confusion, disorientation, hallucinations; or loss of consciousness.

Heat exhaustion is a milder form of heat-related illness that can develop well after dehydration occurs. Those most prone to heat exhaustion include the elderly, those with high blood pressure and children. Some symptoms of heat exhaustion include: cool, moist, pale or flushed skin; muscle cramps; heavy perspiring; nausea and sometimes vomiting; weakness; dizziness; dry mouth; and a headache.

Treatment of Heat Emergencies

If you feel you are suffering from heat exhaustion it is important to get out of the sun and into a cool place; loosen clothing; drink water/fluids (be sure to avoid caffeine and alcoholic beverages); take a cool shower, bath or sponge bath; and rest.

Heat stroke is a medical emergency—have someone call for immediate medical assistance while you begin cooling the victim. Get the person to a shaded area; cool him/her rapidly using whatever methods you can (immerse in a tub of cool water, place in a cold shower, spray with cool water from a garden hose); do not give fluids; if convulsions occur, keep the victim from injuring himself; call the hospital emergency room for further instructions if medical assistance is delayed in responding.

For more information on how to have a safe summer, including healthy swimming and cooking outdoors, go to pueblo.gsa.gov/cfocus/cfhealthtips03/focus.htm. Summer poses additional risks for children. For more information on child safety, including the following topics and more, go to pediatrics.about.com/od/summersafety/Summer_Safety_and_Health_Tips.htm.

- ❖ Use sunscreen when outdoors
- ❖ Do not let kids use fireworks
- ❖ Use insect repellents when necessary
- ❖ Do a daily tick check if kids play in or near wooded areas
- ❖ Teach kids to recognize and avoid poison ivy
- ❖ Keep younger kids away from lawnmowers
- ❖ Never leave young children alone in cars
- ❖ Require kids to wear protective gear when riding a bicycle, skateboard or scooter

Have a Safe and Happy Summer

